

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Stevie Mason Smith
Brandi Flory Smith, Debtors**

**Case No. 20-02903-KMS
Chapter 13**

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.

1. By signing below, the debtors certify under penalty of perjury that the following statements are true and correct:
 - A. For cases filed on or after March 10, 2008, we have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that we have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
 - B. All pre-petition amounts owed by me on domestic support obligation ("Domestic Support Obligation" as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
 - C. We have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
 - D. We have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
 - E. We have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
 - F. If we owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then we have not claimed an exemption for my/our residence in an amount in excess of the statutory

cap as prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which we may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which we may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. We have made all payments required by my confirmed Chapter 13 plan.

2. Debtors hereby move the court for the entry of a discharge order in this case.

Signed: /s/ Stevie Mason Smith
Stevie Mason Smith

04/16/2025
Date

/s/ Brandi Flory Smith
Brandi Flory Smith

04/16/2025
Date

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., MS Bar No. 103469
Attorney for the Debtors
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601.500.5533

04/17/2025
Date

3. Mailing address for filing responses:

Jackson Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Thad Cochran US Courthouse
501 E Court St, Ste 2.300
Jackson, MS 39201

Gulfport Divisional Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Dan M. Russell, Jr. U.S. Courthouse
2012 15th St, Suite 244
Gulfport, MS 39501

CERTIFICATE OF SERVICE

On April 17, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

STEVIE MASON SMITH
BRANDI FLORY SMITH

CASE NO: 20-02903-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/17/2025, I did cause a copy of the following documents, described below,
Notice and Motion for Entry of Chapter 13 Discharge

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/17/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

STEVIE MASON SMITH
BRANDI FLORY SMITH

CASE NO: 20-02903-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 4/17/2025, a copy of the following documents, described below,
Notice and Motion for Entry of Chapter 13 Discharge

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/17/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 20-02903-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
THU APR 17 9-38-0 PST 2025

FIRST INVESTORS FINANCIAL SERVICING
CORPORAT
CO BYRD WISER
PO DRAWER 1939
BILOXI MS 39533-1939

FLOWERING PEACH BK LLC
PO BOX 1149
GRAPEVINE TX 76099-1149

MS DEPARTMENT OF REVENUE
P O BOX 22808
JACKSON MS 39225-2808

~~EXCLUDE~~~~(U) PNC BANK NATIONAL ASSOCIATION~~~~EXCLUDE~~

~~US BANKRUPTCY COURT
THAD COCHRAN US COURTHOUSE
501 E COURT STREET
SUITE 2300
JACKSON MS 39201-5036~~

1ST FRANKLIN FINANCIAL CORPORATION
ATTN ADMINISTRATIVE SERVICES
PO BOX 880
TOCCOA GA 30577-0880

ATT
PO BOX 650543
DALLAS TX 75265-0543

ATT MOBILITY II LLC
ATT SERVICES INC
KAREN A CAVAGNARO PARALEGAL
ONE ATT WAY SUITE 3A104
BEDMINSTER NJ 07921-2693

AARONS
1020 HWY 98
MCCOMB MS 39648

ALLSTATE
PO BOX 55126
BOSTON MA 02205-5126

AMAZON
PO BOX 960013
ORLANDO FL 32896-0013

(P) PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

~~EXCLUDE~~

~~(D) (P) PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982~~

BARCLAYCARD
PO BOX 60517
CITY OF INDUS CA 91716-0517

BELK
PO BOX 530940
ATLANTA GA 30353-0940

BEST BUY
PO BOX 9001007
LOUISVILLE KY 40290-1007

BRIDGETT BOWMAN
1020 HUDSON CIR
APT A
SUMMIT MS 39666-9152

CSPIRE WIRELESS
PO BOX 159
MEADVILLE MS 39653-0159

CARE CREDIT
PO BOX 965036
ORLANDO FL 32896-5036

(P) CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

COMENITY
PO BOX 182273
COLUMBUS OH 43218-2273

DEPARTMENT OF TREASURY INTERNAL
REVENUE SE
PO BOX 7346
PHILADELPHIA PA 19101-7346

DEPOT FINANCIAL SERVIC
207 MAIN ST
MCCOMB MS 39648-3923

DEPOT FINANCIAL SERVICE
204 ANNA DR
MCCOMB MS 39648-6018

DISH NETWORK
PO BOX 94063
PALATINE IL 60094-4063

ERC
PO BOX 23870
JACKSONVILLE FL 32241-3870

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

ENCORE RECEIVABLE MANA
PO BOX 790189
SAINT LOUIS MO 63179-0189

EXXON
PO BOX 78072
PHOENIX AZ 85062-8072

(P)FAMILY CHOICE FINANCIAL
3208 SERVICE DRIVE
SUITE E
PEARL MS 39208-3539

FIRST FRANKLIN
PO BOX 1090
MCCOMB MS 39649-1090

FIRST INVESTORS SERVICING CORPORATION
380 INTERSTATE NORTH PARKWAY STE 300
ATLANTA GA 30339-2222

~~EXCLUDE~~

~~(D)FLOWERING PEACH BK LLC
PO BOX 1149
GRAPEVINE TX 76099 1149~~

(P)FROST ARNETT
BANKRUPTCY DEPARTMENT
PO BOX 198988
NASHVILLE TN 37219-8988

HATTIESBURG CLINIC
PO BOX 3488
TUPELO MS 38803-3488

INTERNAL REVENUE SE
CO US ATTORNEY
501 EAST COURT ST
STE 4430
JACKSON MS 39201-5025

JCPENNEY
PO BOX 965007
ORLANDO FL 32896-5007

KEY REAL ESTATE
1328 PARKLANE RD
MCCOMB MS 39648-4922

LTD FINANCIAL SVCS
7322 SOUTHWEST FREEWAY
STE 1600
HOUSTON TX 77074-2134

LAKELAND ANESTHESIA
PO BOX 321360
FLOWOOD MS 39232-1360

LOWES
PO BOX 965004
ORLANDO FL 32896-5004

MISSISSIPPI DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
PO BOX 22808
JACKSON MS 39225-2808

NPRT0 SOUTHEAST LLC
256 WEST DATA DRIVE
DRAPER UTAH 84020-2315

OLD NAVY
PO BOX 530942
ATLANTA GA 30353-0942

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING
PO BOX 94982
CLEVELAND OH 44101 4982~~

(P)HOLLIS COBB
ATTN BANKRUPTCY DEPARTMENT
PO BOX 279
NORCROSS GA 30091-0279

PORTFOLIO RECOVERY ASS
PO BOX 12903
NORFOLK VA 23541-0903

(P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RECEIVABLE MANAGEMENT
PO BOX 361598
COLUMBUS OH 43236-1598

RECIEVABLES PERFORMANCE
20816 44TH AVE WEST
LYNNWOOD WA 98036-7744

(P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318

~~EXCLUDE~~

~~(D) (P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454 8318~~

ROBERT A BYRD ESQ
FOR FIRST INVESTORS FINANCIAL SERVICING
PO BOX 1939
BILOXI MS 39533-1939

SOUTHERN BONE JOINT
3688 VETERANS MEMORIAL
STE 200
HATTIESBURG MS 39401-8246

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

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PO BOX 1985
SOUTHGATE MI 48195-0985

SYNCHRONY BANK
PO BOX 960012
ORLANDO FL 32896-0012

(P)TELECHECK SERVICES INC
P O BOX 6806
HAGERSTOWN MD 21741-6806

TOYS R US
PO BOX 530938
ATLANTA GA 30353-0938

TRACTOR SUPPLY CP
PO BOX 9001006
LOUISVILLE KY 40290-1006

TRAVELERS INSURANCE
PO BOX 5076
HARTFORD CT 06102-5076

US ATTORNEY GENE
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

~~EXCLUDE~~
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201 5022~~

UNIVERSITY MEDICAL CEN
PO BOX 2219
JACKSON MS 39225-2219

VERIZON WIRELESS
PO BOX 26055
MINNEAPOLIS MN 55426-0055

WALMART
PO BOX 530927
ATLANTA GA 30353-0927

BRANDI FLORY SMITH
3045 TANGLEWOOD RD
MAGNOLIA MS 39652-9746

~~EXCLUDE~~
~~(P)DAVID RAWLINGS~~
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~
~~PO BOX 566~~
~~HATTIESBURG MS 39403 0566~~

JENNIFER A CURRY CALVILLO
THE ROLLINS LAW FIRM
702 W PINE ST
HATTIESBURG MS 39401-3836

DEBTOR
STEVIE MASON SMITH
3045 TANGLEWOOD RD
MAGNOLIA MS 39652-9746

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~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236 3767~~